# This Land is My Land: Establishing the Historical Link between Housing and Family Status within the Middle Class Life Course in the USA, 1900-2000.

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#### Short Abstract 2006 PAA Submission

I argue that territoriality, as a set of strategies for demarcating and controlling land, plays a key role linking family formation and housing. In particular, housing strategies provide a distinct set of advantages to families, but collectively, they also serve to establish orderly progression along a normative life course path. In this, normative and optional rules create a cultural logic linking family status to land use. Hajnal describes these rules for the pre-industrial era in Northwestern Europe. Here, I attempt to describe how the middle class reconstructed and modified these rules to create a new cultural logic, focusing on acceptable family housing. Family formation, within the middle class life course, becomes dependent upon access to proper housing. The middle class leads the spread of this pattern. I examine the association between family status and housing situation for men from 1900-2000 using the IPUMS census records. Data (becoming available at different times), includes ownership, costs, detachment of structure, rooms per person, and rooms per child. The evidence supports the creation of a new set of optional and normative rules linking family formation to housing. Furthermore, recent changes in access to housing predict changes in nuptiality and fertility, with intriguing implications for future research.

# Introduction

As framed by Robert Sack (1986), territoriality involves the strategic attempt to demarcate and control territory. Here I employ this concept in order to understand the relationship between family formation and housing in the United States. The use of territoriality calls attention to the range of strategies employed by individuals to advance their own interests and the interests of loved ones, including promotion of material interests, promotion of status, and reproduction of status across generations. Yet I argue that these collected territorial strategies also come to establish a set of normative limitations on the progression of the life course. In particular, family formation within the life course becomes dependent upon the availability of acceptable housing of the sort required for pursuing the territorial strategies promoted by the middle class.

I link the development of a relationship between family formation within the life course and middle class territorial strategies to an historical pattern first established by John Hajnal's work. Hajnal (1965, 1982) finds that new family formation in much of Northwestern Europe was conditional upon access to land. The life course remained flexible, with young adults entering an optional period of servanthood, residing in others' households until land became available. Upon access to land, these young adults began families and households of their own.

In Hajnal's work, the pursuit of territorial strategies created a Malthussian preventive check on population growth. Since family formation was limited by access to land, and young adults postponed family formation until land became available, population growth itself was limited by the availability of land. The successful establishment of territorial control by landed peasants in Northwestern Europe allowed them to further progress along the life course, forming families and households of their own. The rising middle class of Northwestern Europe adopted key aspects of this model in the formation of their own culture during industrialization.

Frykman and Löfgren (1987) provide a particularly rich ethnological description of the pre-WWII rise of middle class culture in Sweden. They compare the development of 'Oscarian' Swedish middle class culture to the similar development of Victorian middle class culture in English speaking countries. The middle class gradually separated itself from the communal ties and customs of the peasantry. Simultaneously, the middle class defined itself sharply against the rising working class. As Frykman and Löfgren describe it, housing played a key part in the rise of middle class culture. Proper housing separated the middle class from the peasantry and working class in both a real sense, by creating privacy for the family, and a symbolic sense. In the process of creating middle class life course. Again, family formation became linked to access to land. However, family formation became dependent upon not just land, but the characteristics of the housing one built upon that land.

Following Frykman and Löfgren's interpretation, I define the middle class in a cultural sense. The middle class life course is built upon an upwardly mobile trajectory. Territoriality serves as a potent symbol of improvement in this process. Several aspects middle class housing distinguish this culture of territoriality from other forms. Middle class territoriality involves ownership. Middle class territoriality involves achieving privacy for the family with low-density (or single-family) housing. Middle class

territoriality also encourages privacy within the household through low room density. Middle class territoriality further socializes children towards territorial identities (one child per bedroom).

As in Frykman and Löfgren's analysis, the preferences created by the middle class frequently come to dominate the cultural logic of the population as a whole. Housing preferences for key aspects of housing related to these territorial strategies have been documented across a number of Northwest European and North American case studies (Coolen & Hoekstra 2001, Dahlgren, et al 1987, Dowling 1998, Nock & Rossi 1979, Perin 1977, Pettersson 1997). Tenure situation, including the timing of home purchase, has been linked to key, family forming events within the life course (Mulder and Wagner 1998, 2001). However, little work has been done on establishing a causal relationship between access to housing and the timing of family formation within the life course. My preliminary work in this area demonstrates a positive relationship in Sweden (Lauster 2001, forthcoming). Similar work in the United States has also demonstrated a positive relationship, at least for those leaving their parental homes to form families (Hughes 2003). But large gaps, both theoretical and empirical, remain in establishing the strength of the relationship between progression along the life course and access to housing. Theoretically, the work has been limited by not being grounded within an understanding of territoriality as a facet of Northwestern European culture. Territoriality provides a better framework than others for considering housing choices and life course transitions on the basis of active strategies rather than passive preferences. Empirically, the work has been limited by the availability of data linking events in the life course to data on the availability of housing.

In this paper, I provide data to describe the link between housing and family type for young men in the United States from 1900-2000. I examine this data with reference to Hajnal's system to consider changes to the system resulting in a new set of rules linking family formation to land use. I focus on the establishment of new normative and optional rules for family formation.

#### Hajnal's Rules for Family Formation

In Hajnal's system linking family formation to land use, there is one key normative rule, and one key optional rule that together serve to establish the system. The key normative rule is that the young be allowed and encouraged to form families only upon establishing access to land. During times of land scarcity, this could lead to a surplus of unmarried youth remaining in their parental households, waiting for land to become available, quite possibly in vain. The key optional rule redistributes youth across households according to labor needs and resource abundance. So young, unmarried adults should be allowed and encouraged to enter into servanthood in other households.

#### **Industrial Revolution and Family Revolution**

A key element of the industrial revolution was the removal of the workplace, both from the land and from the household. This effectively altered both the normative and optional rules of Hajnal's system. Normatively speaking, access to agricultural land was no longer the key source of wealth. Nor was it necessary for raising a family. If rules linking the formation of families to land use were still important, they would have to be rewritten. Malthus, for one, believed new rules were necessary (Malthus xxxx).

The optional rule of Hajnal's system had also changed. Young, unmarried adults still required someplace to live and a way to accumulate wealth of their own, instead of waiting for an agricultural inheritance that became increasingly remote and devalued. Servanthood declined as an option along with the declining need for labor, both on farms and in other households. Industrial labor needs increased options for work outside of the farm and household context. The wages for industrial work could be applied to a growing housing market within households. Hence, young unmarried adults became roomers, boarders and lodgers instead of servants (Modell & Hareven 1973, Anderson 1978).

Through the process of industrial revolution, new non-agrarian social classes were being formed. In particular, the middle class began to define itself, especially against a rising working class. One key way in which the middle class defined itself as distinct was through the championing of the nuclear family, contained within a house that served as both middle class sanctuary and stage (Löfgren & Frykman 1987). The middle class contrasted their housing and family standards against those of the working class. The working class was increasingly seen as decadent, associated with irresponsible family behavior, extended kinship, taking in boarders and lodgers, and poor housing quality (Modell & Hareven 1973).

I argue here that through the establishment of new norms, the middle class built upon the old system linking family formation to land use to create a new system. Where the old system was concerned with securing agricultural land use, the new system concerned itself with securing residential land use. The key normative rule became that the young be allowed and encouraged to form families only upon establishing access to acceptable family housing. Four features would eventually come to define acceptable family housing. Acceptable housing meant detached, owner-occupied, roomy, and childcentered (DORC) housing.

The new optional rule was for young, unmarried adults to enter the rental housing market. The old optional rule transitioned from placing young, unmarried adults into servanthood to placing them as boarders and lodgers, working in the market while obtaining housing within the contexts of current households. The new optional rule built off a preference for encouraging nuclear families and discouraging lodging options challenging nuclear families. It also built off the declining costs associated with the rental market as it emptied of families. After WWII, the middle class expanded in both size and political power, vastly reinforcing the normative power of the new system linking family formation to land use.

Below I examine the evidence for these historical shifts. For comparative purposes, I focus on a specific group of young adults of interest. I study the joint family and housing statuses of non-Hispanic white men, ages 20, 25, 30, and 35 from 1900-2000. First I consider the shift from boarders and lodgers to establishing the rental market as an optional norm for young, unmarried men. Then I consider the shift towards establishing access to acceptable housing as a normative rule for family formation for young, unmarried men. In the process of describing patterns, I also attempt to link them to class.

#### Data

Here I attempt to provide an empirical baseline for understanding the historical relationship between housing and family formation in the middle class. IPUMS collected (Ruggles, et al 2005) census data from the United States with information on housing and family status is available from 1900 through 2000 (excepting 1950). Key elements of middle class territoriality described above include ownership, detachment, room density, and child density. The costs of housing are also an important factor in understanding progression along the middle class life course. Key aspects of family status (marital status, presence of own children) are available across all years. Tenure status (owning vs. rental) is also measurable across all years. Detachment of housing (single-family vs. multi-family), number of rooms per person, and bedrooms per child are all measurable only from 1960 onwards. Costs of housing, in rent for rentals, and total value for owned housing, is available from 1930 onwards, following the first addition of this question in the newly released 1930 Census.

In addition to describing the association between housing and family status, I will also subdivide observable patterns by class. Different methods of attempting to differentiate patterns by class will be explored. From 1900 through 2000, SEI measures, and Occupation data are available, though their comparability across all years remains problematic. From 1940 through 2000, education data become available, and may serve as a more reliable indicator of class for this period. In particular, I will be interested in whether or not associations between housing and family status differ greatly between class affiliation, and moreover, whether or not these differences increase or diminish with differences in inequality over time.

I narrow the focus of the study to non-Hispanic white men. This allows me to focus on historical change and comparison for one particular group. I expect patterns may differ for other groups. I also narrow the age range for this paper. I look at men age 20, 25, and 30. This captures a significant period of family formation and transition.

#### **Evidence of Transition**

In the first set of charts, I look at household situations for non-Hispanic white men by age. My first interest is in separating out those single men residing as non-heads in family households (in most cases parental households or origin) from other categories. My next interest is in separating men in institutional or group quarters (especially student and military quarters) from those single men living in households outside of their family of origin. Finally, I want to distinguish between those married men living as non-heads within the household of their family of origin (a category discouraged by Hajnal's rules) from those men living as heads in new family households. All of these categories are included in charts 1-3 below, separated by age. For the ages studied, a residual category of the "other" household, containing divorced, widower, and other non-standard households is not shown. In no case does the excluded "other" category rise above 10% of the population for these age groups.

#### <Insert Charts 1-3 About Here>

As apparent in charts 1-3, most transitions from family of origin through possible nonfamily living through new family formation occur between the ages of 20 and 30 for men. In almost all years (excepting 1960 and 1970) the majority of 20 year old men live as non-heads within the same households as their family of origin. By contrast, in all years the majority of 30 year old men live in a new family household which they head. In between these two categories, a number of other categories separate youth from full adulthood. Living in group quarters remained a relatively stable, if minor option for 20 year olds until a dramatic rise after WWII. Living in group quarters declined after WWII for 25 year olds and 30 year olds. For all age groups, living in non-family households declined as an option from 1880 through 1950, rapidly rising again as an option from 1960 through 2000. As I discuss in more depth below, this transition marks the decline of old non-family household options and the rise of new non-family household options.

Throughout all years, relatively few young men live as non-heads in family households after marrying, with a high of 10% of 25 year old men living in this situation in 1940. However, as a proportion of all **married** men, those living as non-heads in family households can be rather high, especially for 20 year olds. 39% of 20 year old married men lived as non-heads in a family household in 1940. For all ages charted here, the proportions of married men living as non-heads in family households tends to rise from 1880 to a peak around 1940, and then drop markedly thereafter to a relatively low level from 1970 onward. This seems to correspond well with discussions of flux in family formation rules through the late 19<sup>th</sup> and early 20<sup>th</sup> centuries (Anderson 1978, Ruggles 1994). This pattern also provides some support for a transition in rules. While dispute exists over the strength of Hajnal's optional and normative rules, especially with regard to neolocal norms relative to stem family norms (Ruggles 1994), neolocal rules seem more in evidence for most 20 and 25 year olds in 1880 than during the flux in the early part of the 20<sup>th</sup> Century<sup>1</sup>. After 1950, a more firm set of normative rules seems to have returned, guiding the family formation process. I discuss these new rules below.

#### **Evidence for the New Optional Rule**

In charts 4-5, I explore transitions within non-family living for young men. I focus especially on 20-year olds and 25-year olds (30 year old patterns are similar). I argue above that the old option of servanthood was gradually replaced by rooming and boarding. This option itself was replaced by living alone or with roommates. This pattern seems to be born out by the data. Servanthood remained a viable option in 1880. With the exception of a small spike in 1940, servanthood gradually declined as an option, virtually disappearing by 1960. Rooming and boarding first grew as an option for young men, and then declined from 1920 onward. Rooming, boarding and servanthood were replaced as the dominant forms of non-family living for young men by living alone or with roommates, with the rise of roommates being especially strong from 1960 onward.

<sup>&</sup>lt;sup>1</sup> Ruggles (1994) notes that the appearance of neolocality in 1880 may actually reflect stem family preferences. Fertility and mortality differentials meant that a much more limited proportion of children could possibly live with the few parents that were available in 1880 relative to subsequent years.

It is important to note that figures for roommates prior to 1990 include non-marital cohabitants, which may explain the drop in roommates from 1980 to 1990, when they were dropped from consideration.

<Insert Charts 4-5 About Here>

The shift in young men's options to live on their own or with unrelated roommates may have occurred as a result of a number of other social changes. Increasingly services, like food preparation, could be found outside of the household. Moreover, the rental market was being deserted by families, opening up more options for singles. Chart 6 demonstrates the trend in the ratio of rent to wages for 20 year olds and 25 year olds from 1940 onwards. The largest jump into living alone occurred between 1940 and 1960, during the same time as rents dropped as a proportion of income. From 1970 onwards, the jump in roommates might be linked to the fact that the rent to wage ratio stopped declining. Rent became more expensive for many young men to maintain on their own, but rather than returning to living within other households as boarders or servants, they seem to have taken on egalitarian roommates to keep costs low.

Together, the evidence seems to indicate a decisive shift from servanthood and boarding/lodging to living alone or with roommates, mostly in rented apartments. This provides an option for young adults, rather than remaining in the households of their families of origin, and rather than beginning new families.

<Insert Chart 6 About Here>

# **Evidence for the New Normative Rule**

In addition to changing the options for non-family living, I argue that the 20<sup>th</sup> Century also saw the rise of a new normative rule governing family formation. Under Hajnal's system, normative rules kept family formation linked to access to agricultural land. The availability of land acted as a preventive check on family formation. The new normative rule links family formation to access to family appropriate housing. Family appropriate housing is detached, owner-occupied, roomy, and child-centered. In chart 7-8, I look at ownership by family status for men ages 25 and 30. No data is available on ownership in 1880 and 1950. During the early part of the 20<sup>th</sup> Century, it is clear that single men are less likely to own their own homes than married men, either with or without children. However, the differences in ownership between men who are single, married, and married with children are not particularly large. Moreover, no group of men at age 25 achieves a 25% ownership rate before 1950. Men age 30 achieve similarly low ownership rate, just barely over 25% before 1950, with 1940, the depression years, being an all-time low for ownership for married men.

While there exists clear evidence that ownership and family status were related prior to WWII, the low overall rates of ownership, both for non-family and family households, mean ownership could have only a limited role as a normative rule limiting entrance into family formation. It may have been an aspiration for those wishing to form families, and a perception of access to ownership may still have had an important role. However, in reality young men could readily look around and find others forming families before achieving home ownership.

<Insert Charts 7-8 About Here>

After WWII, rates of home ownership skyrocket. For 25 year olds, those married in 1960 easily surpass the 25% ownership mark. Those married with children reach a level of ownership nearly 40%. Ownership really begins to separate single adults from those forming families. It also begins to separate married couples without children from those families with children. By 1980, over half of those married with children were also homeowners. Nearly half of those married without children were homeowners. In the 1990s, this proportion declined somewhat, but remained close to the 50% level. In 1990, the census also allowed consideration of non-marital cohabiting couples as a separate population. Ownership for these couples, seemingly in the family formation process, remained at a level between that for single and married men, growing further from single, and closer to marriage between 1990 and 2000.

For 30 year olds, the rates of ownership after WWII are even more striking. By 1980, over 75% of married couples with children were also home owners, as were over 65% of married couples without children. Again, ownership rates for non-marital cohabitants grow increasingly closer to married men for 30 year olds between 1990 and 2000. After WWII, the association between home ownership and family formation became much stronger. As a result, the power of this association to create a normative rule, limiting men's transition to marriage and parenthood, potentially became much stronger.

Of the characteristics making housing acceptable for families, only ownership is measurable for early censuses in the 20<sup>th</sup> Century. From 1960 onwards, more information becomes available, reflecting upon the structure (detached or attached) and roominess of housing. In charts 9-10, I consider DORC residence by family status for 25 and 30 year old men. I also break down relationships by social class. Residences meeting DORC criteria are more difficult to come by than residences meeting only the criteria of ownership. Nevertheless, the same patterns linking ownership to family status also seem to link DORC residence to family status. Moreover, for both 25 year olds and 30 year olds, the patterns are stronger, and more normative for the middle class than the lower and working class.

# <Insert Charts 9-10 About Here>

These class differences point towards middle class leadership in defining the normative relationship between DORC residence and family formation. However, it still fails to give a full picture of middle class leadership in defining a new normative pattern linking access to acceptable housing to family formation. In charts 11-12, I look at the difference in ownership between singles and those married with children by class for all years. The larger the differences in ownership between singles and those marriage. As discussed above, the differences in ownership between being single and being married with children grow dramatically after WWII. This indicates a rise in the normative power of

ownership as a limit on family formation. Moreover, this rise in the normative power of ownership is led by the middle class. In all years between 1900 and 2000, the distance in ownership between being single and married was larger for middle class men than for lower and working class men age 25. In all years from 1940 onwards, the same is true for 30 year old men.

#### <Insert Charts 11-12 About Here>

The middle class seems to have led the rise of new rules for household formation. These new rules, in turn, re-establish a relationship between land use and family formation. It becomes possible to argue that after WWII, access to land for the development of DORC housing began to normatively determine access to family formation. In effect, a new normative rule limits family formation to those with access to the sort of detached, owner-occupied and roomy housing that requires land.

In charts 13-14, I look at financial limitations to owner-occupied and DORC housing from 1940 through 2000, in conjunction with trends in bachelorhood and childlessness for men. I measure financial access to owner-occupied housing as a ratio of the average yearly mortgage interest payment on a home of median value and the average yearly wage income of men. I measure financial access to DORC housing as a ratio of the average yearly mortgage interest payment on a DORC home of median value and the average yearly wage income of men. Fewer men remain bachelors or childless during the post-WWII baby boom period, as the financial limitations of ownership remained low. It should be noted that greater access to mortgage credit after WWII, for both veterans and non-veterans is a substantial change in access to ownership not charted here.

<Insert Charts 13-14 About Here>

As the financial limitations to owner-occupation and DORC housing rose sharply, between 1970 and 1990, the proportion of men remaining bachelors and childless also rose sharply. From 1990 to 2000, as financial limitations tended to decline again (mostly as a result of low-interest rates and rising wages), the rise in bachelorhood and childlessness continued, but at a markedly slower pace. The comparison of trends is far from conclusive, but it certainly suggests a relationship between family formation for men and access to appropriate housing.

# Conclusions

I argue that a new set of normative and optional rules for family household formation has replaced those laid out by John Hajnal. In Hajnal's system, an optional rule allowed young adults to enter non-family households as servants until they were ready to form new family households of their own. I provide evidence above that this rule has been modified. The options for non-family household formation have changed from servanthood to rooming and boarding to living on one's own, or with roommates, primarily in rental housing. In Hajnal's system, a more normative rule limited family formation to those young adults with access to land. I propose evidence that this rule has also been modified. By the middle of the 20<sup>th</sup> Century, the new normative rule limited

family formation to those young adults with access to appropriate housing. Appropriate housing, in turn, became defined as detached, owner-occupied, roomy, and child-centered.

Similar to Hajnal's rules, the new rules also link family formation to land use, serving as a Malthussian preventive check on family formation. Detached, roomy housing requires land, leading to large-scale development of suburban sprawl. The costs of this sort of housing, varying by region and time, serve to limit entrance into family formation. I contextualize the development of these new normative and optional rules within a framework of territoriality, culturally defined as a strategy for control of space. I argue that the middle class was particularly key in establishing the culture of territoriality that eventually created the new rules for family formation.

The evidence from census data seems to support the existence of new optional and normative rules. The evidence also supports the view that family rules underwent a transitional period in the first half of the 20<sup>th</sup> Century, settling down into a more recognizable pattern in the decades following WWII. Finally, the evidence supports the view that the middle class led the transition into a new, recognizable pattern of family formation rules after WWII. Much work remains to be done.

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# Charts

Chart One. Household Type by Year, Non-Hispanic White Men Age 20

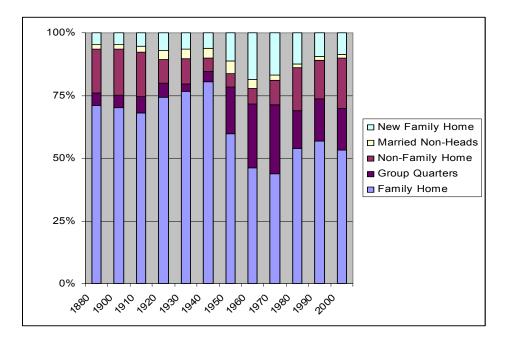
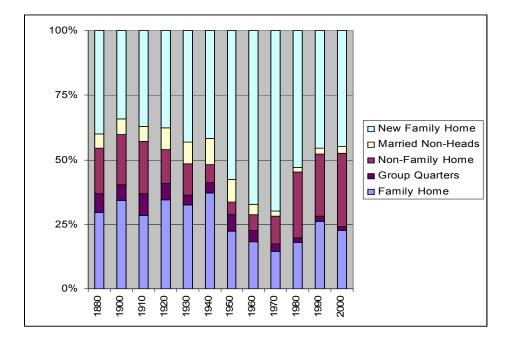


Chart Two. Household Type by Year, Non-Hispanic White Men Age 25



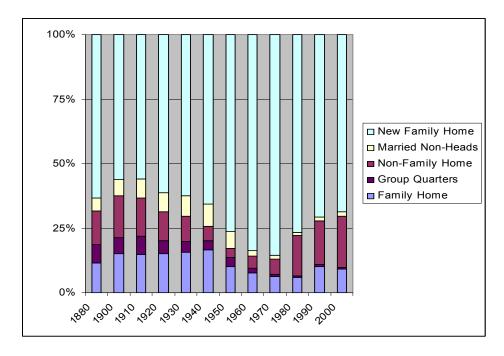


Chart Three. Household Type by Year, Non-Hispanic White Men Age 30

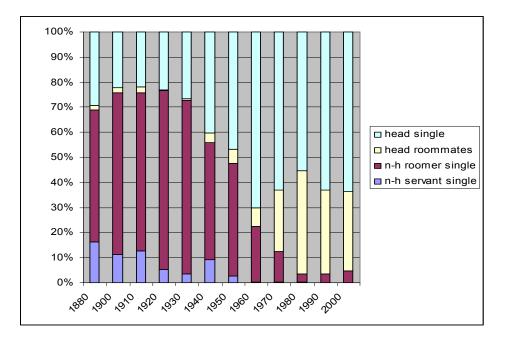
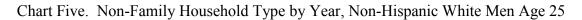


Chart Four. Non-Family Household Type by Year, Non-Hispanic White Men Age 20



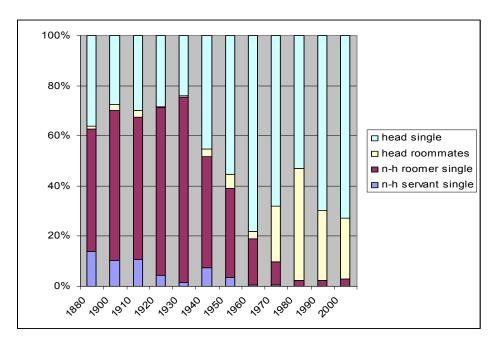


Chart Six. Ratio of Median Monthly Rent to Average Monthly Wages by Year and Age, Non-Hispanic White Men

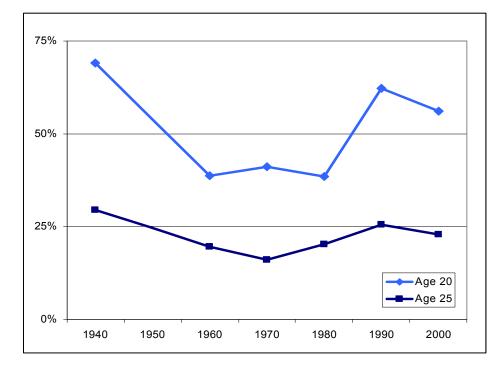


Chart Seven. Ownership by Year and Family Status, Non-Hispanic White Men Age 25 (Household Heads, including Servants or Roomers for Single)

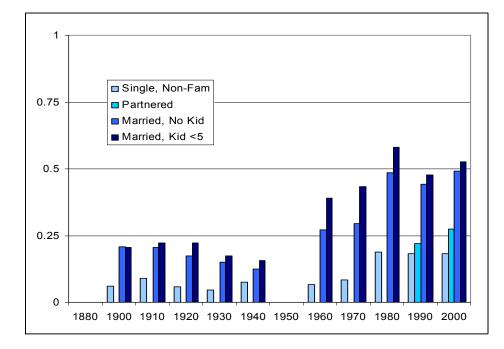


Chart Eight. Ownership by Year and Family Status, Non-Hispanic White Men Age 30 (Household Heads, including Servants or Roomers for Single)

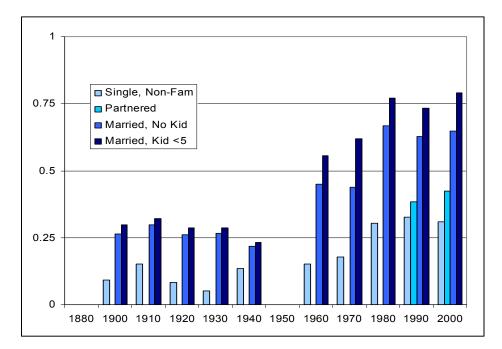


Chart Nine. DORC Ownership by Year, Social Class, and Family Status, Non-Hispanic White Men Age 25 (Household Heads, including Servants or Roomers for Single)

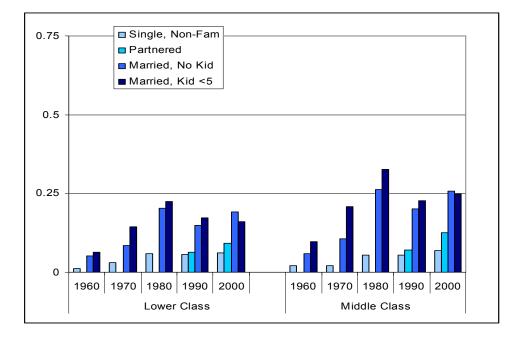


Chart Ten. DORC Ownership by Year, Social Class, and Family Status, Non-Hispanic White Men Age 30 (Household Heads, including Servants or Roomers for Single)

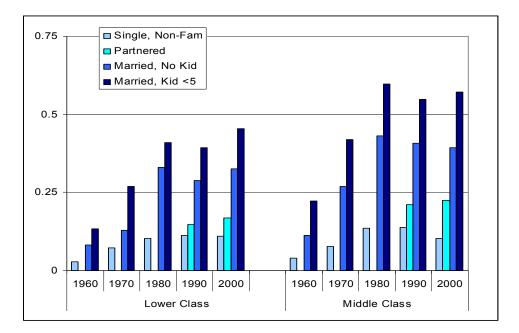


Chart Eleven. Ownership Distance (Difference between Married with Children and Single Ownership Rates) by Year and Social Class, Non-Hispanic White Men Age 25 (Household Heads, including Servants or Roomers for Single)

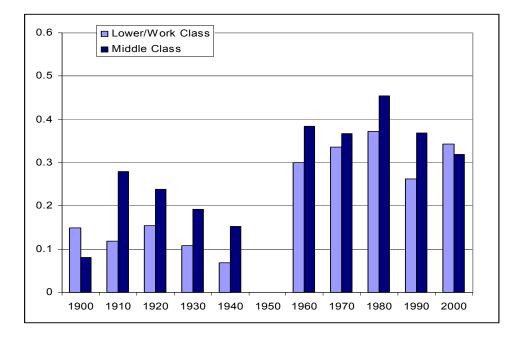


Chart Twelve. Ownership Distance (Difference between Married with Children and Single Ownership Rates) by Year and Social Class, Non-Hispanic White Men Age 30 (Household Heads, including Servants or Roomers for Single)

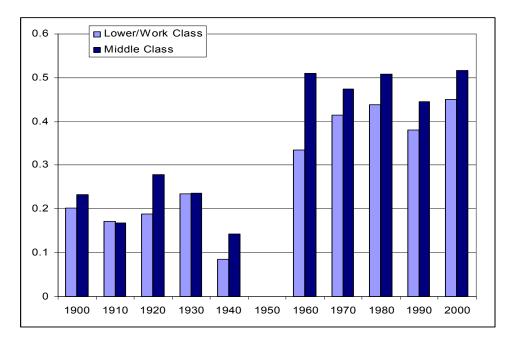


Chart Thirteen. Ratio of Housing Costs to Wages, Bachelorhood, and Childlessness by Year, Non-Hispanic White Men Age 25

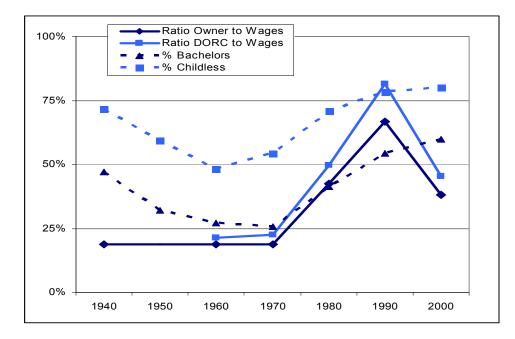


Chart Fourteen. Ratio of Housing Costs to Wages, Bachelorhood, and Childlessness by Year, Non-Hispanic White Men Age 30

